

United States Bankruptcy Court
District of Arizona

In re:
ANTHONY J ELIAS
Debtor

Case No. 17-12720-PS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0970-2

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 20

Date Rcvd: Feb 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 08, 2018.

db
14770683 +ANTHONY J ELIAS, 4137 EAST GROVE STREET, PHOENIX, AZ 85040-3923
+Bankruptcy & Collection Enforcement, Office of the AZ Attorney General,
1275 West Washington St, Phoenix AZ 85007-2997
14770686 +FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg PA 17106-9184
14770688 +Lendmark Financial Ser, 1506 Klondike Rd, Conyers GA 30094-5173
14770691 PNC Bank, P.O. Box 3429, Pittsburgh PA 15230-3429
14770690 +Pennsylvania Department of Revenue, PO BOX 280504, Harrisburg PA 17128-0504
14770692 +Rent A Center, 1837 N. Scottsdale Road, Tempe AZ 85281-1563
14770693 +Rui Credit Services In, 1305 Walt Whitman Rd Ste, Melville NY 11747-4849
14770696 +The Bureaus Inc, 650 Dundee Rd, Suite 370, Northbrook IL 60062-2757

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr

+EDI: QEHALEY.COM Feb 07 2018 01:03:00 ERIC M. HALEY, PO BOX 13390,
SCOTTSDALE, AZ 85267-3390
smg
EDI: AZDEPREV.COM Feb 07 2018 01:03:00 AZ DEPARTMENT OF REVENUE, BANKRUPTCY & LITIGATION,
1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650
14770682 +EDI: AGFINANCE.COM Feb 07 2018 01:03:00 American General Financial/Springleaf Fi,
Springleaf Financial/Attn: Bankruptcy De, Po Box 3251, Evansville IN 47731-3251
14770684 +EDI: CAPITALONE.COM Feb 07 2018 01:04:00 Capital One, Attn: Bankruptcy, Po Box 30253,
Salt Lake City UT 84130-0253
14770685 +EDI: DISCOVER.COM Feb 07 2018 01:04:00 Discover Financial, Po Box 3025,
New Albany OH 43054-3025
14770687 +EDI: IRS.COM Feb 07 2018 01:04:00 Internal Revenue Service, P.O. Box 7346,
Philadelphia PA 19101-7346
14770689 +E-mail/Text: bankruptcynotices@psecu.com Feb 07 2018 01:35:30 P S E C U,
Attention: Bankruptcy, Po Box 67013, Harrisburg PA 17106-7013
14771296 +EDI: PRA.COM Feb 07 2018 01:03:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
14770694 +EDI: RMSC.COM Feb 07 2018 01:04:00 Synchrony Bank, Attn: Bankruptcy, Po Box 965060,
Orlando FL 32896-5060
14770695 +EDI: RMSC.COM Feb 07 2018 01:04:00 Synchrony Bank/Care Credit, Attn: Bankruptcy,
Po Box 965060, Orlando FL 32896-5060
14770697 +EDI: VERIZONEAST.COM Feb 07 2018 01:04:00 Verizon,
Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500,
Weldon Springs MO 63304-2225

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 08, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2018 at the address(es) listed below:

ERIC M. HALEY trustee@haley-law.com, emhaley@ecf.epiqsystems.com
LEONARD V. SOMINSKY on behalf of Debtor ANTHONY J ELIAS INFO@LVSLAW.NET,
r49357@notify.bestcase.com
U.S. TRUSTEE USTPRegion14.PX.ECF@USDOJ.GOV

TOTAL: 3

Information to identify the case:Debtor 1 **ANTHONY J ELIAS**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4898**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **District of Arizona**Case number: **2:17-bk-12720-PS****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

ANTHONY J ELIAS

2/6/18**By the court:** Paul Sala

United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.